## IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ALABAMA MIDDLE DIVISION

JOSHUA OTWELL, an	)
individual,	)
DANNA LEE OTWELL, an	)
individual,	)
	) Civil Action No.:
Plaintiffs,	)
	) 4:19-cv-01120-ACA
<b>v.</b>	)
	)
HOME POINT FINANCIAL	)
CORP., a Corporation;	)
	)
Defendant.	

## **EXHIBIT LIST**

COMES NOW, the Plaintiffs, Joshua Otwell and Danna Lee Otwell, by and through their counsel of record identify the following exhibits Plaintiffs rely upon and/or introduce into evidence at the trial of this matter as follows:

- 1. Mortgage dated January 28, 2015 and executed by Joshua and Danna Otwell in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for SouthPoint Bank, its successors and assigns, recorded on February 6, 2015, in Book 2015, Page 3480, Office of the Judge of Probate for St. Clair County, Alabama.
- 2. Deed for 525 Fern Creek Drive, Springville, AL, dated January 28, 2015, to Joshua and Danna Lee Otwell.

- 3. Promissory Note dated January 28, 2015, signed by Joshua Otwell in favor of SouthPoint Bank in the amount of \$235,554.00 (the "Note")(HP167-171)
- 4. Undated Allonge to the Note, executed by SouthPoint Bank in favor of Stonegatge Mortgage Corporation, its successors and/or assigns. (HP222)
- 5. Assignment of Mortgage from MERS to Stonegate Mortgage Corporation, executed August 11, 2016, recorded on August 23, 2016, in Book 2016, Page 30477, Office of the Judge of Probate for St. Clair County, Alabama.
- 6. Recission and Nullification of Foreclosures Sale dated August 30, 2018 and Recorded September 6, 2018.
- 7. Trial Payment Plan (TPP) offered by Home Point dated August 24, 2018.
- 8. Mortgage Statement from Stonegate Mortgage Corporation to Joshua Otwell, dated March 3, 2015.
- 9. Notice of Servicing Transfer from Southpoint Bank to Stonegate Mortgage Corporation.
- Foreclosure Deed in favor of Stonegate Mortgage Corporation, dated
   January 24, 2017.
- 11. Announcement of Home Point's acquisition of Stonegate Mortgage Corporation.

- 12. Letter (along with the related signed acceptance by Joshua Otwell) from Home Point to Joshua Otwell, dated August 24, 2018, offering a Trial Payment Plan.
- 13. October 16, 2018 Mortgage Statement from Home Point.
- 14. Plaintiff's 2018 and 2019 Bank Statements Evidencing Payments made for the TPP.
- 15. November 16, 2018 Mortgage Statement from Home Point.
- 16. December 5, 2018 Mortgage Statement from Home Point.
- 17. Borrower and Notary Checklist for 12/14/18 Promissory Note and Prtial Claim Mortgage.
- 18. 12/14/18 Promissory Note and Prtial Claim Mortgage.
- 19. December 17, 2018 Mortgage Statement from Home Point.
- 20. Home Point Door Hangers.
- 21. February 18, 2019 Mortgage Statement from Home Point.
- 22. February 19, 2019 Home Point Turn Down Letter re Loss Mitigation.
- 23. February 21, 2019 Home Point Default Letter.
- 24. March18, 2019 Mortgage Statement from Home Point.
- 25. April 16, 2019 Mortgage Statement from Home Point.
- 26. May 16, 2019 Mortgage Statement from Home Point.

- 27. April 15, 2019 Rubin Lublin, LLC, FDCPA letter to Joshua Otwell and Danna Lee Otwell.
- 28. April 15, 2019 Rubin Lublin, LLC, Notice of Foreclosure and Demand for Payment.
- 29. April 25, 2019 Letter from Otwells to Rubin Lublin.
- 30. St. Clair News Ads for May 16, 2019, May 23, 2019 and May 30, 2019.
- 31. Letter from Joshua and Danna Otwell to Rubin Lublin, LLC, dated April 25, 2019.
- 32. June 7, 2019 Reinstatement Quote from Rubin Lublin, LLC to Joshua Otwell, dated June 7, 2019.
- 33. June 7, 2019 Letter from Rubin Lublin, LLC to Joshua Otwell enclosing payment history.
- 34. June 10, 2019 Letter from Home Point to Joshua Otwell re Contact.
- 35. June 10, 2019 Return of Unclaimed Envelope and Letter from Otwell to Rubin Lublin.
- 36. July 16, 2019 Home Point Letter to Joshua Otwell re payment.
- 37. July 19, 2019 Property Notice Valuation.
- 38. August 13, 2019 Equifax Consumer Report.
- 39. August 13, 2019 Experian Consumer Report.
- 40. August 13, 2019 TransUnion Consumer Report.

- 41. October 2, 2019 Email String between Tim Pittman and various individuals re: Otwell Loan (HP050-58)
- 42. Undated Home Point Letter addressed to "Homeowners" enclosing Loss Mitigation Package (HP70-85)
- 43. Home Point Financial Notice of Inspection.
- 44. Otwell Loan Account History produced in Initial Disclosures.
- 45. Emails between Otwells' counsel and Stonegate's Counsel dated 8-20-18 to 3-29-19.
- 46. Affidavit of Joshua Otwell, filed at [Doc. 32-1].
- 47. Affidavit of Danna Lee Otwell, filed at [Doc. 32-10].
- 48. Affidavit of Joshua Otwell, filed at [Doc. 48-1].
- 49. Affidavit of Danna Lee Otwell, filed at [Doc. 48-2].
- 50. First American Title Insurance Company, Title Search dated January 27,2015.
- 51. Documents Produced by Home Point in their Initial Disclosures.
- 52. Home Point's Responses to Discovery.
- 53. Any document or exhibit needed for rebuttal or impeachment.

## Respectfully Submitted,

/s/ M. Stan Herring

John G. Watts (ASB-5819-t82j)
M. Stan Herring (ASB-1074-n72m)
Watts & Herring, LLC
The Kress Building
301 19th Street North

301 19<sup>th</sup> Street North Birmingham, Alabama 35203 (205) 879-2447 (888) 522-7167 facsimile john@wattsherring.com

stan@wattsherring.com
Attorneys for Plaintiffs

## **CERTIFICATE OF SERVICE**

I hereby certify that on July 6, 2021, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the following:

Bret Chaness (*pro hac vice*) Timothy P. Pittman Rubin Lublin, LLC 200 Clinton Avenue West, Suite 406 Huntsville, Alabama 35801

Attorneys for Home Point

/s/ M. Stan Herring
OF COUNSEL